

TEMISAN GERRARD AGBAJOH

DIGITAL-ASSET AND FINTECH PRODUCT LEADER

Institutional tokenisation · regulated financial infrastructure · payments · real-world assets

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PROFILE

Digital-assets and fintech product leader specialising in institutional tokenisation, payments and real-world assets. At ZILO, I have helped shape an institutional digital-assets proposition from first principles, bringing blockchain expertise into the traditional funds environment and turning complex commercial, operational and regulatory requirements into a coherent product strategy. My work spans product discovery, institutional operating-model design, client validation, technical translation and engineering delivery. Alongside this, I have founded and shipped products across tokenised real-world assets and stablecoin payments.

SELECTED IMPACT

- Helped take ZILO's institutional digital-assets proposition from an early concept to a buildable product, defining how blockchain can support regulated fund operations while fitting the controls and operating realities of asset managers, transfer agents, custodians and other institutional participants.
- Became a core bridge between traditional fund operations and Web3: rapidly developed deep transfer-agency and fund-management domain knowledge and used it to translate emerging blockchain capabilities into practical, institution-ready product solutions.
- Led major institutional product workshops, explaining complex digital-asset concepts to large cross-functional audiences, testing assumptions with client stakeholders and iterating the proposed operating model through formal validation and sign-off.
- Progressed from product and solution design into hands-on engineering delivery leadership, coordinating a seven-engineer multidisciplinary team and carrying product intent through prioritisation, requirements, testing, demonstrations and delivery.
- Originated a differentiated direction for privacy-preserving onchain compliance and eligibility, combining identity credentials with programmable controls throughout onboarding, dealing, transfers and servicing.
- Built independently alongside employment: led a 10-person multidisciplinary team on tokenised property ownership and shipped a live stablecoin-powered payments product with more than 100 payout-partner records.

PROFESSIONAL EXPERIENCE

ZILO | Digital Assets Business Analyst | London, UK | Apr 2025–Present

Formal title: Digital Assets Business Analyst. I lead product strategy, solution design and operating architecture for institutional tokenisation: gathering and shaping requirements, defining product and operating strategy, translating institutional needs into technical design, validating solutions with clients and carrying the resulting product into engineering delivery.

- Co-created the product direction for ZILO's institutional tokenisation proposition from zero to one by defining what regulated financial institutions need from tokenised funds, how those products should behave operationally and how blockchain fits within established controls.
- Own the business and operating architecture across the tokenised-fund lifecycle, connecting investor and fund onboarding, eligibility and compliance, dealing, payments and settlement, NAV-driven processing, issuance and redemption, transfers, distributions, servicing, reconciliation and reporting into one coherent institutional product model.
- Translate that operating strategy into product behaviour and technical requirements for engineering, working across Product, Architecture, Operations, UX and smart-contract/backend/frontend teams to ensure commercial intent, institutional controls and implementation remain aligned.
- Lead institutional discovery and solution-validation workshops, using process and product models to make complex digital-asset concepts accessible, surface conflicting assumptions across stakeholder groups and turn feedback into workable designs. Senior leadership specifically recognised this ability to translate abstract blockchain capabilities into fund-industry-ready solutions.
- Led product and process design for institutional tokenised-fund infrastructure for State Street through ZILO, connecting transfer-agency requirements, operating controls, blockchain architecture and interface design; presented the work in client workshops and incorporated stakeholder feedback into the delivery model.
- Lead day-to-day delivery with a seven-engineer multidisciplinary team, running planning and stand-ups, shaping and refining the backlog, defining acceptance criteria, testing product behaviour, supporting demos and resolving delivery ambiguity so that the original business and client problem remains connected to the shipped solution.
- Developed the product direction for privacy-preserving onchain compliance and investor eligibility, initiating research into non-transferable identity and credential models and translating the chosen approach into reusable controls across onboarding, dealing, transfers and the wider asset lifecycle.
- Rated Exceeds Expectations across all four performance categories in 2025. Management highlighted the scale and quality of my contribution, rapid mastery of the traditional funds environment, client leadership, collaborative problem solving and first-principles innovation.

ICEO Venture Studio | Product Manager | Poland / Remote | 2022–2023

- Owned discovery, proposition design, requirements and technical scoping for emerging-technology products, working across engineering, legal and operations to move concepts from feasibility through prioritised delivery.
- Built and tested proofs of concept to validate customer value, technical feasibility and regulatory viability before larger investment.

Kudy Financials | DeFi Analyst, leading the Digital Asset Desk | Luxembourg / Remote | Jan-Dec 2022

- Developed digital-asset market, product and risk frameworks from liquidity, market-structure and regulatory analysis; represented the firm publicly as a digital-assets market commentator.

GTBank & Access Bank | Business Analyst – Operations & Transformation | Nigeria | 2016–2021

- Worked across banking operations, digital platforms, procurement and bulk payments, gathering requirements and redesigning workflows, controls, approvals, settlement and exception handling across regulated financial operations.
- Delivered measurable process improvements across selected operational initiatives while building the banking and payments foundation that now informs my digital-asset product work.

FOUNDER & PRODUCT WORK

Settley | Cofounder & Product Lead | Independent Venture | 2024–Present

- Created the product strategy and architecture for digital property ownership, covering property onboarding, investor journeys, fractional ownership, governance, yield and liquidity; led a 10-person team across engineering, product, legal and operations.
- Designed compliance-aware liquidity and transfer concepts for tokenised real-world assets, balancing user access with valuation, eligibility, recovery and wind-down requirements.

SettleySend | Cofounder & Product Lead | Independent Venture | 2026

- Designed and shipped a stablecoin-powered cross-border payment experience that abstracts blockchain complexity from the recipient, combining wallet, escrow, claim, payout and reconciliation flows into a simple payment journey.
- Took the product into live usage with more than 100 real-money payments, using early transaction and user behaviour to iterate funding, claim and payout experiences.

EDUCATION & PROFESSIONAL DEVELOPMENT

MSc Finance | University of Salford, UK | 2024

DeFi & Blockchain Executive Programme | Duke University

BSc Microbiology

SELECTED MEDIA & INDUSTRY RECOGNITION

May 2022 | Nairametrics — investment webinar panellist

June 2022 | Channels TV Business Morning — DeFi expert interview

June-July 2022 | Nairametrics — expert commentary and interviews

July 2026 | Arbitrum Founder House London — selected founder

PRODUCT & TECHNOLOGY

0→1 product strategy · Product discovery · Institutional product design · Client workshops · Requirements & PRDs · BPMN 2.0 · Agile/Scrum · BDD acceptance criteria · Payments & settlement · Fund operations & transfer agency · Tokenisation & smart contracts · Wallets · KYC/AML & eligibility · Verifiable credentials · Multi-chain architecture · APIs & event-driven systems · Jira · Confluence · GitHub